

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-19690-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Windzor Jean  
190 Shepard Avenue Apt1  
East Orange, NJ 07018

Social Security No.:  
xxx-xx-6361

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 9/18/19  
Time: 08:30 AM  
Location: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor,  
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: August 30, 2019  
JAN: slm

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Windzor Jean  
 Debtor

Case No. 18-19690-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 132

Page 1 of 2  
 Total Noticed: 40

Date Rcvd: Aug 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2019.

db +Windzor Jean, 190 Shepard Avenue Apt1, East Orange, NJ 07018-2469  
 aty +Richard Mark Citron, RAS CITRON LLC, 130 Clinton Road, Suite 202,  
 Fairfield, NJ 07004-2927  
 cr +Ocwen Loan Servicing, LLC, Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Ave.suite # 100, Boca Raton, FL 33487-2853  
 517636937 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 517527081 +Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014  
 518421063 +Citron, Richard, Mark of, RAS Citron LLC, 130 Clinton Road, Ste. 202,  
 Fairfield, NJ 07004-2927  
 517527086 +East Orange Vah Fcu, 385 Tremont Ave, East Orange, NJ 07018-1023  
 517527087 +Jeffery Grabowski ESQ., 239 Paterson Ave, East Rutherford, NJ 07073-1805  
 517660183 +Laura Virginia Jean, 540 Grandwarlea Dr. APT 815, Hope Mills, NC 28348-8201  
 517527089 +Lincoln Technical Institute, 502 W. Germantown Pke., Plymouth Meeting, PA 19462-1314  
 517527090 +Ocwen, PO Box 785058, Orlando, FL 32878-5058  
 517570553 +Ocwen Loan Servicing, LLC, Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 517527091 +P.S. E & G, P.O. Box 14444, New Brunswick, NJ 08906-4444  
 518049827 +PHH Mortgage Corporation, Bankruptcy department, 1 Mortgage Way, Mail stop SV-22,  
 Mt Laurel, NJ 08054-4637  
 518049828 +PHH Mortgage Corporation, Bankruptcy department, 1 Mortgage Way, Mail stop SV-22,  
 Mt Laurel, NJ 08054, PHH Mortgage Corporation, Bankruptcy department 08054-4637  
 517527092 Paul Marshall, 5118 Robert J Mathew Parkway, El Dorado Hills, CA 95762-5703  
 517527095 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit Corp., 5005 N.River Blvd North East,  
 Cedar Rapids, IA 52411)  
 517573720 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 30 2019 23:43:47 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 30 2019 23:43:43 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517527078 E-mail/Text: bnc-applied@quantum3group.com Aug 30 2019 23:44:08 Applied Card Bank,  
 4700 Exchange Court, Boca Raton, FL 33431  
 517527079 +E-mail/Text: EBNProcessing@afni.com Aug 30 2019 23:43:56 AT & T Mobility,  
 c/o AFNI Collection, P.O. Box 3097, Bloomington, IL 61702-3097  
 517527082 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 30 2019 23:38:18 Capital One,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 517527083 +E-mail/PDF: AIS.COAF.EBN@americaninfosource.com Aug 30 2019 23:38:25  
 Capital One Auto Finance, PO Box 30285, Salt Lake City, UT 84130-0285  
 517539039 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Aug 30 2019 23:37:03  
 Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360  
 517539140 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Aug 30 2019 23:37:43  
 Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP,  
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 517527084 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 30 2019 23:43:36 Comenitycapital/bosco,  
 Po Box 182125, Columbus, OH 43218-2125  
 517527085 +E-mail/Text: mrdiscen@discover.com Aug 30 2019 23:42:43 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025  
 517640639 E-mail/PDF: resurgentbknofifications@resurgent.com Aug 30 2019 23:38:27  
 LNVN Funding, LLC its successors and assigns as, assignee of LendingClub Corporation,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 517527088 +E-mail/Text: bk@lendingclub.com Aug 30 2019 23:44:14 Lending Club Corp, 71 Stevenson St,  
 Suite 300, San Francisco, CA 94105-2985  
 517646044 +Fax: 407-737-5634 Aug 31 2019 00:09:59 Ocwen Loan Servicing, LLC, 1661 Worthington Road,,  
 Suite 100,, West Palm Beach,, FL 33409-6493  
 517634061 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 30 2019 23:37:44  
 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,  
 Norfolk VA 23541  
 517634266 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 30 2019 23:37:05  
 Portfolio Recovery Associates, LLC, c/o Jetblue Card, POB 41067, Norfolk VA 23541  
 517615648 E-mail/Text: bnc-quantum@quantum3group.com Aug 30 2019 23:43:39  
 Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,  
 Kirkland, WA 98083-0788  
 517543544 E-mail/Text: bnc-quantum@quantum3group.com Aug 30 2019 23:43:39  
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 517527093 +E-mail/PDF: gecsedirecoverycorp.com Aug 30 2019 23:38:25 Synch/PLCC, Po Box 965064,  
 Orlando, FL 32896-5064  
 517527691 +E-mail/PDF: gecsedirecoverycorp.com Aug 30 2019 23:48:45 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517527094 +E-mail/PDF: gecsedirecoverycorp.com Aug 30 2019 23:37:42 Synchrony Bank/Lowes,  
 Po Box 956060, Orlando, FL 32896-0001

District/off: 0312-2

User: admin  
Form ID: 132

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Total Noticed: 40

Date Rcvd: Aug 30, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517632653 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 30 2019 23:48:58 Verizon,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517527096 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Aug 30 2019 23:39:50  
Verizon Fios, P.O. Box 4830, Trenton, NJ 08650-4830

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP,  
4515 N Santa Fe Ave. Dept. APS, Oklahoma City,, OK 73118-7901  
cr\* +Ocwen Loan Servicing, LLC, Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853  
517527080 ##+Bank Of America, Po Box 26012, Greensboro, NC 27420-6012

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 01, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2019 at the address(es) listed below:

Aleisha Candace Jennings on behalf of Creditor Ocwen Loan Servicing, LLC ajennings@rasflaw.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com  
Shmuel Klein on behalf of Debtor Windzor Jean shmuel.klein@verizon.net,  
bleichmanklein@gmail.com;kleinsr88450@notify.bestcase.com  
Sindi Mncina on behalf of Creditor Ocwen Loan Servicing, LLC smncina@rascrane.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7